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C-O-N-F-I-D-E-N-T-I-A-L

COMBINATION SEPARATION ALLOWANCE AND DEFERRED ANNUITY COMPARISONS

CIA - GS-13 - $10,610
State - FSO-4 - 10,725
Mil. Ser. - Major - 7,560 (Base Pay)

Years of Service	CIA Proposal GS-13		State Regulation FSO-4		Military Reserve-Major(5)		Military Regular(5)Maj	
	Separation Allowance	Deferred Annuity (1)	Separation Allowance	Deferred Annuity (2)	Separation Allowance	Deferred Annuity (3)	Separation Allowance	Annuity Age - 60 (4)
5	$4,420	$ 795	$4,465	$1,070	$1,135	$1,341	$2,270	$1,341
6	5,304	981	5,358	1,284	1,392	1,512	2,784	1,512
7	6,188	1,167	6,251	1,498	1,624	1,682	3,248	1,682
8	7,072	1,352	7,144	1,712	1,936	1,852	3,872	1,852
9	7,965	1,538	8,037	1,926	2,178	2,003	4,356	2,003
10	8,840	1,695	8,930	2,140	2,600	2,173	5,200	2,173
11	9,724	1,900	9,823	2,354	2,860	2,343	5,720	2,343
12	10,610	2,100	10,725	2,568	3,300	2,513	6,600	2,513
13	10,610	2,330	10,725	2,782	3,575	2,683	7,150	2,683

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ANNUITY COMPARISONS

(CIA, with and without Actuarial Reduction, STATE and NAVY "HUMP")

Years of Service	CIA(1)		STATE Age 50		NAVY HUMP(2)(3)		CIA(4) Age 60	
	GS-14 $12,075	GS-15 $13,670	Class-3 $12,650	Class-2 $14,850	Commander	Captain	GS-14	GS-15
20	Age-50 $3,720	Age-50 $4,212	$5,060	$5,940	$4,470	$5,160	$4,377	$4,955
21	Age-51 4,018	Age-51 4,549	5,313	6,237	4,693	5,418	4,618	5,228
22	Age-52 4,325	Age-52 4,896	5,566	6,534	5,104	6,006	4,860	5,502
23	Age-53 4,642	Age-53 5,255	5,819	6,831	5,336	6,279	5,101	5,775
24	Age-54 4,969	Age-54 5,625	6,072	7,128	5,568	6,552	5,343	6,048
25	Age-55 5,305	Age-55 6,006	6,325	7,425	5,800	6,825	5,584	6,322
26	Age-56 5,593	Age-56 6,331	6,578	7,722	6,032	7,670	5,826	6,595
27	Age-57 5,865	Age-57 6,663	6,831	8,019	6,264	7,965	6,067	6,869
28	Age-58 6,182	Age-58 6,900	7,084	8,316	6,496	8,260	6,309	7,142
29	Age-59 6,485	Age-59 7,341	7,337	8,613	6,728	8,555	6,550	7,415
30	Age-60 6,792	Age-60 7,689	7,590	8,910	6,960	8,850	6,792	7,689

(1) with actuarial reduction

(2) minimum 50% of base pay. maximum 75% of basepay

(3) plus $2,000 separation allowance

(4) without actuarial reduction

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COMPARATIVE SEPARATION AND REPLACEMENT

COST STUDY

Grade (1)	Number	Individual Separation Allowance	Cost of Separation Allowance	Salary Differential between Grade of Separatee and Replacement at Grade GS-07
9	17	$ 5,360	$ 91,120	$ 24,735
11	17	6,450	109,650	46,750
12	17	7,540	128,180	69,190
13	17	8,840	150,280	95,710
14	17	10,060	171,020	120,615
15	15	11,390	170,850	130,350
Total	100		821,100	487,350

(1) Middle step of grade used 10 years CIA Service

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